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**TESTIMONY OPPOSING PROPOSED CUTS IN MEDICAID COVERAGE TO  
HUSKY PARENTS**

Members of the Appropriations Committee

My name is Arlene Murphy. I am a community volunteer residing in Fairfield Connecticut and an advocate for child and family health for over 20 years.

I am writing to express my strong opposition to section 21 of HB 6367 which would end Medicaid coverage for parents of minor children between 133% and 185% of the federal poverty level starting on January 1, 2014.

The proposal to end Medicaid coverage for HUSKY parents in this income range is based on the assumption that these families would be able to obtain affordable coverage and access to health care services through the Connecticut Health Exchange.

**This is simply not the case.**

Parents with incomes between 133% and 185% are currently covered by HUSKY A, with no premiums, deductibles or co-payments. Even with federal subsidies, out of pocket costs for low income families in the Exchange (such as premiums, deductibles and co-payments) will be too high and place many vital health services out of reach.

To better understand the impact on low income families, the table below presents the monthly gross income of individuals and families at varying federal poverty levels.

Monthly Income by Federal Poverty Level

FPL	Family of 2	Family of 3
133%	\$1,719	\$2,164
185%	\$2,333	\$2,943

(Source 2013 Federal Poverty Guidelines and HUSKY Family Income Guidelines)

At these income levels, family budgets are completely consumed by housing, food, utilities, transportation, and other basic living expenses. It is unclear where parents will find the funds for the premiums, deductibles and co-payments required for health coverage. The Connecticut Health Exchange's Silver Standard Plan (subsidized by the federal government) sets a deductible of \$500 for such services as hospitalization and

maternity care. Dental coverage would have to be purchased separately and the coverage is very limited. Co-payments are required for many basic health services. The maximum out of pocket costs for this plan is \$2,250. That is an entire month's income for these families. Given their limited income, some parents will choose to save money by not purchasing coverage for themselves. As a result, some of the most financially vulnerable families in Connecticut will not be able to afford health coverage and will go uninsured.

I have the honor of serving on the Connecticut Health Exchange Consumer Experience and Outreach Committee. Planning the Connecticut Health Exchange is an incredible challenge for staff and volunteers alike. It is difficult to find ways to minimize costs to consumers and to ensure meaningful access to quality health services.

The current Connecticut Health Exchange Standard Plan Designs are not set up in a way that will provide access to our most financially vulnerable population. If the Governor's proposal is adopted, it is estimated that forty thousand of families will lose coverage rather than gain it. This is the opposite of what we are all working to achieve.

Thank you for your consideration.